



Order Filed on April 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**
Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for Bank of America, N.A., through
Carrington Mortgage Services, LLC, servicer
and attorney-in-fact*

In Re:

JOYCE E. CLARK aka JOYCE E.
WOODARD,

Debtor.

Chapter: 13

Case No. 18-24207 (MBK)

Hearing: April 8, 2020

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING LIMITED OPPOSITION
TO MOTION TO REINSTATE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: April 16, 2020

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: Joyce E. Clark aka Joyce E. Woodard, Debtor

Applicant's Counsel: Steven N. Taieb, Esq.

Creditor: Bank of America, N.A.

Creditor's Counsel: Elizabeth K. Holdren, Esq.

Property Involved ("Collateral"): 24 Derry Drive, Willingboro, New Jersey

Relief sought:

- ☒ Motion to Reinstate Automatic Stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, and the Automatic Stay is reinstated, subject to the following conditions:

- Beginning on April 1, 2020, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$2,041.04 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.

1. All payments to the Secured Creditor shall be made to the following address:

Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

2. In the event of Default:

☒ If the Debtor fails to make any future post-petition payment within fifteen (15) days of the date the payment is due, immediate relief from the automatic stay will be granted without further notice or order of the court, and Creditor may obtain an ex parte Order confirming that the automatic stay has been vacated upon submission of a proposed form of Order to the Court.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Joyce E. Clark
DebtorCase No. 18-24207-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 19, 2020.

db +Joyce E. Clark, 24 Derry Drive, Willingboro, NJ 08046-3165

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 17, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.comElizabeth K. Holdren on behalf of Creditor BANK OF AMERICA, N.A. eholdren@hillwallack.com,
jhanley@hillwallack.com/hwbknj@hillwallack.comElizabeth K. Holdren on behalf of Creditor Bank of America, N.A., through Carrington Mortgage
Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com,
jhanley@hillwallack.com/hwbknj@hillwallack.comJennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com

Steven N. Taieb on behalf of Debtor Joyce E. Clark staieb@comcast.net, sntgale@aol.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8